

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Arlene E. Lester**  
Debtor(s)

Bankruptcy Case No.: 14-70784-JAD  
Doc. No. 51  
Chapter: 13  
Docket No.: 52 – 51

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 23rd of December, 2019, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 1/24/20**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/7/20 at 11:00 AM in Courtroom B, First Floor, Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **1/24/20**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

**\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Arlene E. Lester  
 Debtor

Case No. 14-70784-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch  
 Form ID: 408

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db  
 13951303 +Arlene E. Lester, 278 Plummer Road, Sidman, PA 15955-3504  
 13951304 +Advanced Call Center Technologies, LLC, P.O. Box 9091, Gray, TN 37615-9091  
 13951305 +Allegheny Anesthetists, LLC, P.O. Box 108, Hollidaysburg, PA 16648-0108  
 13951309 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14015329 +Embrace Home Loans, P.O. Box 8068, Virginia Beach, VA 23450-8068  
 14697539 +Embrace Home Loans, Inc., 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 13951311 +Embrace Home Loans, Inc., P.O. Box 19409, Charlotte, NC 28219-94  
 13951312 +Holiday Financial Serv, 1451 Scalp Ave Ste 1, Johnstown, PA 15904-3334  
 13951313 +Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 14697813 +McKelvey Oil Company, Inc., 447 Eisenhower Blvd., Johnstown, PA 15904-4400  
 13951319 +Roundpoint Mortgage Servicing Corp., as Servicer for Embrace Home Loans,  
 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930  
 +Western PA Orthopedic & Sports Medicine, 2 Celeste Drive, Johnstown, PA 15905-2832

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13975982 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 24 2019 07:50:28  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13951307 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 24 2019 07:55:54 Capl/Bstby,  
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13951308 +E-mail/Text: bankruptcy@cavps.com Dec 24 2019 08:27:47 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 13951514 +E-mail/Text: bankruptcy@cavps.com Dec 24 2019 08:27:47 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13951310 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 07:52:51 GECRB/JCP, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 14005997 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 24 2019 07:55:58  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13951316 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 07:55:51 Synch/Jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 13951317 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 24 2019 08:25:55  
 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  
 13951318 +E-mail/PDF: gecsedirecoverycorp.com Dec 24 2019 07:50:03 Walmart/GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 13951306 Embrace Home Loans, Inc.  
 13951314 ##+Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195  
 13951315 ##+Northwest Consumer Dis, 500 Galleria Dr Ste 164, Johnstown, PA 15904-8902  
 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 1, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-7

User: msch  
Form ID: 408

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Dec 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Embrace Home Loans, Inc. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Kenneth P. Seitz on behalf of Debtor Arlene E. Lester [thedebraters@aol.com](mailto:thedebraters@aol.com)  
Office of the United States Trustee [ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5